

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank



Order Filed on April 12, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Steven Jones,

Debtor.

Case No.: 22-11927 MBK

Adv. No.:

Hearing Date: 3/8/2023 @ 9:00 a.m.

Judge: Michael B. Kaplan

### **ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: April 12, 2023**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

(Page 2)

Debtor: Steven Jones

Case No: 22-11927 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION  
OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFrist Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 1053 Robin Court Green Brook, NJ 08812, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruce C. Truesdale, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 15, 2023, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2022 through March 2023 with \$17.30 in suspense as well as Agreed order payments of \$472.54 for December 2022 through January 2023 for a total post-petition default of \$3,890.48(5 @ \$592.54; 2 @ \$472.54 less suspense of \$17.30); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$3,300.00 directly to Secured Creditor no later than March 31, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$590.48 will be added to the amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2023, directly to Secured Creditor MidFirst Bank (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.

In re:  
Steven Jones  
Debtor

Case No. 22-11927-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 12, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2023:

Recip ID	Recipient Name and Address
db	+ Steven Jones, 1053 Robin Court, Greenbrook, NJ 08812-1738

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Steven Jones brucectruesdalepc@gmail.com bctpccf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Navy Federal Credit Union KEBECK@BERNSTEINLAW.COM jbluemle@bernsteinlaw.com
Marlena S. Diaz-Cobo	on behalf of Creditor Mountainview at Green Brook Condominium Association Inc. collections@theassociationlawyers.com
Sarah K. McCaffery	on behalf of Creditor Westlake Services LLC d/b/a Westlake Financial Services ckohn@hoflawgroup.com

District/off: 0312-3

User: admin

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Date Rcvd: Apr 12, 2023

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H Brosha

on behalf of Creditor Mountainview at Green Brook Condominium Association Inc. collections@theassociationlawyers.com

TOTAL: 8